IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-38.   (cancelled)

39.   (previously presented) A computerized method for tracking accounts managed by an account agent or agents, the method comprising:

        a)   receiving a baseline status of an account from an account database;

        b)   retrieving an updated status of the account from an account database after a predetermined period;

        c)   comparing the baseline status to the updated status, wherein the comparing operation is performed using a processor;

        d)   generating an account metric based on the step (c) of comparing the baseline status to the updated status, the account metric including a weighting according to at least a change in level of delinquency of the account, wherein the generating operation is performed using the processor; and

        e)   assigning a score to the account agent or agents based on the account metric, wherein the assigning operation is performed using the processor and wherein the score is used to evaluate the account agent or agents.

40.   (previously presented) The method of claim 39, wherein the step (d) of generating an account metric comprises a step f) of multiplying an account balance by the change in level of delinquency of the account.

41.   (previously presented) The method of claim 39, wherein the change in level of delinquency of the account comprises monthly buckets designating a number of months behind current for the account.

42.   (previously presented) The method of claim 39, wherein the step (d) of generating an account metric comprises a step f) of multiplying an account balance by a risk rating.

43.   (previously presented) The method of claim 39, wherein the step (d) of generating an account metric comprises a step f) of multiplying an account balance by an outcome rating.

44.　　(previously presented)　The method of claim 39, wherein the account comprises a financial account.

45.　　(previously presented)　The method of claim 44, wherein the financial account comprises a credit account.

46.　　(previously presented)　The method in claim 45, wherein the credit account comprises a revolving credit account.

47.　　(previously presented)　The method in claim 44, wherein the credit account comprises a mortgage account.

48.　　(cancelled)

49.　　(previously presented)　The method in claim 39, further comprising a step f) of aggregating the account metric for each of a plurality of accounts to generate an aggregate metric, wherein the aggregating operation is performed using the processor.

50.　　(previously presented)　The method in step 49, wherein the aggregate metric is stored in a database.

51.　　(previously presented)　The method of step 50, wherein the database is interrogatable to generate reports.

52.　　(previously presented)　The method of claim 51, further comprising a step g) of accessing the database and an organizational database through a network interface to generate the reports.

53.　　(previously presented)　The method of claim 52, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.

54.　　(previously presented)　The method of claim 39, wherein the predetermined period comprises a period less than a statement period for the account.

55.　　(previously presented)　The method of claim 54, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

56.   (previously presented) The method of claim 39, further comprising a step f) of presenting a network interface to view the account metric.

57.   (previously presented) The method of claim 56, wherein the network interface comprises a Web page.

58.   (previously presented) A system for tracking accounts managed by an account agent or agents, the system comprising:

an interface to a data source transmitting a baseline status of an account and an updated status of the account after a predetermined period;

a processor, communicating with the interface, the processor being adapted to:

compare the baseline status to the updated status to identify a change in level of delinquency of the account;

generate an account metric, the account metric including a weighting according to at least the change in level of delinquency of the account; and

assign a score to the account agent or agents based on the account metric, wherein the score is used to evaluate the account agent or agents.

59.   (previously presented) The system of claim 58, wherein the processor is further adapted to generate the account metric by multiplying an account balance by the change in level of delinquency of the account.

60.   (previously presented) The system of claim 58, wherein the change in level of delinquency of the account comprises monthly buckets designating a number of months behind current for the account.

61.   (previously presented) The system of claim 58, wherein the processor is further adapted to generate the account metric by multiplying an account balance by a risk rating.

62.   (previously presented) The system of claim 58, wherein the processor is further adapted to generate the account metric by multiplying an account balance by an outcome rating.

63.   (previously presented) The system of claim 58, wherein the account comprises a financial account.

64.   (previously presented) The system of claim 63, wherein the financial account comprises a credit account.

65.   (previously presented) The system of claim 64, wherein the credit account comprises a revolving credit account.

66.   (previously presented) The system of claim 63, wherein the credit account comprises a mortgage account.

67.   (cancelled)

68.   (previously presented) The system of claim 58, wherein the processor is further adapted to generate an aggregate metric by aggregating the account metric for each of a plurality of accounts to generate the aggregate metric.

69.   (previously presented) The system of step 68, further comprising a database storing the aggregate metric.

70.   (previously presented) The system of claim 69, wherein the database is interrogatable to generate reports.

71.   (previously presented) The system of claim 70, further comprising an interface to an organizational database, the processor being further adapted to communicate with the database and the organizational database to generate the reports.

72.   (previously presented) The system of claim 70, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.

73.   (previously presented) The system of claim 58, wherein the predetermined period comprises a period less than a statement period for the account.

74.   (previously presented) The system of claim 73, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

75.   (previously presented) The system of claim 58, further comprising a network interface to view the account metric.

76.   (previously presented) The system of claim 75, wherein the network interface comprises a Web page.

77.   (previously presented) A computerized method evaluating account agent performance, the method comprising:

      receiving, into at least one account database:

            notification of a promise, secured by the account agent or agents, to pay at least a portion of a first balance due on an account; and

            notification of a receipt of a payment amount into the account;

      using at least one processor to:

            calculate a first delinquency level of the account at the time of the promise to pay;

            calculate a second delinquency level of the account after the receipt of the payment amount;

            calculate a change in delinquency, as measured by the difference between the first delinquency level and the second delinquency level; and

            assign a performance score to the account agent or agents, based at least in part on the change in delinquency, wherein the performance score is used to evaluate the account agent or agents.

78.   (previously presented) The method of claim 77, wherein the change in delinquency comprises monthly buckets designating a change in the number of months behind current for the account.

79.   (previously presented) The method of claim 77, further comprising using the at least one processor to assign a performance score to the account agent or agents based at least in part on the payment amount.

80.   (previously presented) The method of claim 77, further comprising:

      using the at least one processor to:

            obtain a risk rating for the account; and

            assign a performance score to the account agent or agents based at least in part on the risk rating.

81.   (previously presented) The method of claim 77, further comprising:

using the at least one processor to:

> obtain an outcome rating for the account after the payment; and

> assign a performance score to the account agent or agents based at least in part on the outcome rating.

82. (previously presented) A system for evaluating account agent performance, the system comprising:

> an account database having an interface adapted to receive:

>> notification of a promise, secured by the account agent or agents, to pay at least a portion of a first balance due on an account; and

>> notification of a receipt of a payment amount into the account;

> a processor, communicating with the interface, and adapted to:

>> calculate a first delinquency level of the account at the time of the promise to pay;

>> calculate a second delinquency level of the account after the receipt of the payment amount;

>> calculate a change in delinquency, as measured by the difference between the first delinquency level and the second delinquency level; and

>> assign a performance score to the account agent or agents based at least in part on the change in delinquency, wherein the performance score is used to evaluate the account agent or agents.

83. (previously presented) The system of claim 81, wherein the change in delinquency comprises monthly buckets designating a change in the number of months behind current for the account.

84. (previously presented) The system of claim 81, wherein the processor is further adapted to assign a performance score to the account agent or agents based at least in part on the payment amount.

85. (previously presented) The system of claim 81, wherein the processor is further adapted to:

> obtain a risk rating for the account; and

> assign a performance score to the account agent or agents based at least in part on the risk rating.

86.   (previously presented) The system of claim 81, wherein the processor is further adapted to:

     obtain an outcome rating for the account after the payment; and

     assign a performance score to the account agent or agent based at least in part on the outcome rating.